

United States Courts
Southern District of Texas
FILED

NOV 13 2018

David J. Bradley, Clerk of Court

Certificate Number: 01141-TXS-CC-031898719



CERTIFICATE OF COUNSELING

I CERTIFY that on November 13, 2018, at 11:36 o'clock AM EST, Pragati Vaidya received from American Consumer Credit Counseling, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Southern District of Texas, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: November 13, 2018 By: /s/Arthur LaCharite

Name: Arthur LaCharite

Title: Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).